

Information to identify the case:

Debtor 1	Carlos Arroyo Jr.	Social Security number or ITIN	xxx-xx-5903
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-26060-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carlos Arroyo Jr.

10/31/17

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Carlos Arroyo, Jr.
 Debtor

Case No. 14-26060-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 1
 Total Noticed: 21

Date Rcvd: Oct 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2017.

db
 514967613 +Carlos Arroyo, Jr., 201 Newark Avenue, Bloomfield, NJ 07003-4907
 515219749 +Al Murano, 349 Chestnut Avenue, Union, NJ 07083-9405
 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514967616 +Chestnut Enterprises, Inc., 49 Woodmont Drive, Randolph, NJ 07869-3739
 514967615 +Chestnut Enterprises, Inc., 7 Filedcrest Drive, Mount Olive, NJ 07828-2221
 514967618 +Hehl & Hehl, 370 Chestnut Street, Union, NJ 07083-9401
 515212634 Hehl & Hehl, P.C., Stephen F. Hehl, Esq, Hehl & Hehl, P.C.,
 370 Chestnut Street, Union, NJ 07083
 515039848 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,
 Ft. Worth, TX 76101-2032
 514967620 Jeannette Arroyo, 99 Stevens Street, Belleville, NJ 07109
 514967621 +Kivitz McKeever Lee, P.C., 701 Market Street, Suite 500, Philadelphia, PA 19106-1538
 514967622 +Messerli & Kramer P.A., 3033 Campus Drive, Ste 250, PLYMOUTH, MN 55441-2662
 514967623 +Swartz Barkin & Mitchell, 1110 Springfield Road, Box 1339, Union, NJ 07083-8144
 514967624 Specialized Loan Servicing, Box 105219, Atlanta, GA 30348-5219
 514988643 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 516551507 +Township of Bloomfield, 1 Municipal Plaza, Bloomfield, NJ 07003-3470

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 31 2017 22:44:44 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Oct 31 2017 22:44:40 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514969645 +E-mail/Text: bankruptcy@capvs.com Oct 31 2017 22:45:00 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 514967614 EDI: CHASE.COM Oct 31 2017 22:18:00 Chase, 200 White Clay Center Drive,
 Newark, DE 19711-5466
 514967617 EDI: RCSFNBMARIN.COM Oct 31 2017 22:18:00 Credit ONe Bank, Box 60500,
 City of Industry, CA 91716-0500
 514967619 EDI: IRS.COM Oct 31 2017 22:18:00 Internal Revenue Service, Box 7346,
 Philadelphia, PA 19101-7346

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon et al.
 dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
 Marie-Ann Greenberg magecf@magtrustee.com
 Ralph A Ferro, Jr on behalf of Debtor Carlos Arroyo, Jr. ralphferrojr@msn.com

TOTAL: 3